

# 10825440- Money Fund Banking System

? show files;ds

File 15:ABI/Inform(R) 1971-2008/Feb 12  
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 (c) 2008 The Gale Group  
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 (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2008/Feb 09  
 (c) 2008 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2008/Jun 23  
 (c)2008 The Gale Group  
 File 20:Dialog Global Reporter 1997-2008/Feb 13  
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 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
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 File 474:New York Times Abs 1969-2008/Feb 12  
 (c) 2008 The New York Times  
 File 475:Wall Street Journal Abs 1973-2008/Feb 13  
 (c) 2008 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun  
 (c) 2008 The HW Wilson Co.  
 File 346:EUROPEAN PATENTS 1978-2007/ 200806  
 (c) 2008 European Patent Office  
 File 349:PCT FULLTEXT 1979-2008/UB=20080131UT=20080124  
 (c) 2008 WIPO/Thomson  
 File 347:JAPLO Dec 1976-2007/Oct(Updated 080129)  
 (c) 2008 JPO & JAPLO

Set	Items	Description
S1	81	(WITHDRAWALS OR TRANSFERS) (20N) (ACCOUNT) (20N) (INTEREST) (20N) (INSURED)
S2	39	8D S1 (unique items)
S3	153	(WITHDRAWALS OR TRANSFERS) (20N) (ACCOUNT) (20N) (INTEREST)

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      (20N) (INSURED)
S4      E8      RD S3 (unique items)
S5      0       S4 AND PY<10211998
S6      27219   (INTEREST (20N) (CREDIT???? OR DEPOSIT??? OR PAID)) (10N) --
      (MONEY (1W) MARKET)
S7      130     (WITHDRAWALS OR TRANSFERS) (10N) (MONEY (1W) MARKET (1W) A-
      CCOUNT)
S8      34      S6 AND S7
S9      27      RD S8 (unique items)
S10     13      S9 AND PY<1999
?
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10825440- Money Fund Banking System

? t 10/3,K/1-13

10/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01437936 00-88923  
Asset accounts keep cash working  
Myers, Gandy  
Nation's Business v85n7 PP: 30-32 Jul 1997  
ISSN: 0028-047X JRNL CODE: NAS  
WORD COUNT: 1987

...TEXT: appears in the account, Merrill Lynch automatically applies these funds to the balance on the **credit** line, further holding  
\*\*\*Interest\*\*\* expense to a minimum.

But what if there is no balance on the **credit** line? Again, Grossebard's asset-management account goes to work, each day automatically "sweeping" idle funds into an **interest-bearing money-**  
\*\*\*market\*\*\* fund.

RODC is just one of a growing number of small businesses taking advantage of...

...The job was not only time-consuming but also imprecise. Deamer had to balance any **transfers** into the **money-market account** against her estimates of incoming cash and upcoming expenses.

Now she has a targetedbalance account...

10/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01077118 97-26512  
Monetary policy report to the Congress  
Anonymous  
Federal Reserve Bulletin v81n8 PP: 757-774 Aug 1998  
ISSN: 0014-5209 JRNL CODE: FRS  
WORD COUNT: 12463

...TEXT: upper bound of its revised annual range. In their usual fashion, yields on small time **deposits** and **money market** mutual funds have adjusted with a lag to the declines in market **interest** rates this year. Investors have responded by shifting their portfolios toward these assets, boosting M2...transfer a customer's OCD account balances in excess of a certain threshold into a **money market** deposit \*\*\*account\*\*\* (MMDA). Automatic \*\*\*transfers\*\*\* from the customer's MMDA account back to the OCD account are initiated as checks...

10/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00302990 86-23404  
Deposit Rules: Does Your Institution Comply with What Remains After DIDC?

2/13/08

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Ellecki, Paul S.

Bottomline v3n6 PP: 14, 16-17 Jan 1986

ISSN: 0740-5464 JRNL CODE: ETL

...ABSTRACT: In regulations means the remaining rules are related only to the prohibition against payment of \*\*\*interest\*\*\* on demand \*\*\*deposits\*\*\*. Limitations on the ability of an institution to guarantee the rate paid on a **Money Market Deposit Account** (MMDA) have been removed. The limitation on \*\*\*transfers\*\*\* of MMDAs remains in place, but it has been liberalized to some extent. Mandatory penalties...

10/3,K/4 (Item 1 from File: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0062911 BW614

NBC KNOXVILLE BANK: NBC Knoxville Bank announces a dramatic increase in the **interest** rate paid on its **Money Market Savings Account**

September 4, 1987

Byline: Business Editors

NBC Knoxville Bank announces a dramatic increase in the **interest** rate paid on its **Money Market Savings Account**

NBC Knoxville Bank (NASDAQ/NBAG:NBBC) announced that effective Sept. 1, the \*\*\*interest\*\*\* \*\*\*paid\*\*\* on its **Money \*\*\*Market\*\*\* Savings Account** will be 6.6 percent, a rate that provides an effective annualized yield...

...of the most profitable and respected financial institutions in the Southeast."

Additional benefits of the **Money Market Savings Account**

## include six

withdrawals per month by statement by personal check, wire or electronic

\*\*\*transfer\*\*\*

\*\*\* Also NBC's 24-Hour...\*\*\*

10/3,K/5 (Item 2 from File: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0062910 BW602

NASHVILLE BK COMMERCE: Nashville Bank of Commerce announces dramatic increase in money market savings account interest rate

September 4, 1987

Byline: Business Editors

Nashville Bank of Commerce announces that

2/16/98

10825A40- Money Fund Banking System

effective Sept. 1, the \*\*\*interest\*\*\* \*\*\*paid\*\*\* on its \*\*\*Money\*\*\*  
\*\*\*Mark\*\*\*

et Savings

Account will be 6.8 percent, a rate that provides an effective  
annualized yield...

...of the most profitable and respected financial  
institutions in the Southeast."

Additional benefits of the money market savings account\*

\*\* include six

withdrawals per month by statement by personal check, wire or electron  
ic

\*\*\*transfer. Also NBC's 24-hour...\*\*\*

10/3,8/6 (Item 1 from file: 476)  
LEALOG(P)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0003511194 004DLRGABJFT

Report on Personal Financial Planning (2): It pays to shop around / Savings  
and borrowings

LINDA THOMSON

Financial Times, P XVII

Saturday, April 26, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,134

1986

...service, an option that has increasing popular appeal if one judges by  
the flurry of \*\*\*money\*\*\* \*\*\*market\*\*\* accounts now on offer by the banks.

High-interest cheque accounts offered by the banks typically require  
high initial deposits of 2,000 pounds sterling or more, with

\*\*\*interest\*\*\* rates that rise as the balance improves. While the rates on  
offer are extremely competitive...

...to receive funds in currencies other than sterling. Citibank, for  
example, can only credit sterling transfers into its money

\*\*\*market\*\*\* \*\*\*account\*\*\* .

Whether you have small or large amounts to invest, it is worth shopping  
around for...

10/3,K/7 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1989 PR Newswire Association Inc. All rts. reserv.

0208785

NY017

NATWEST USA INTRODUCES PASSEBOOK WITH MONEY MARKET RATE

DATE: September 25, 1989 09:48 E.T. WORD COUNT: 318

...passbooks, preferring to conduct transactions with a teller  
and receive on-the-spot postings of \*\*\*deposits\*\*\* and \*\*\*withdrawals\*\*\* .

With NatWest USA's money market passbook account,

1/13/09

10815440- Money Fund Banking System

**interest** is  
compounded daily. \*\*\*Depositors\*\*\* must maintain a minimum balance of  
\$1,000  
to earn \*\*\*interest\*\*\* and avoid a \$7 monthly fee.

National Westminster Bank USA is one of three subsidiary...

10/5,8/8 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1993 PR Newswire Association Inc. All rts. reserv.

0071621 PH88  
PSFS ADDS SPECIAL **INTEREST** RATE INCENTIVES TO ONE YEAR CD AND  
**MONEY MARKET DEPOSITS**

DATE: May 5, 1988 15:21 E.T. WORD COUNT: 827

PSFS ADDS SPECIAL **INTEREST** RATE INCENTIVES TO ONE YEAR CD AND  
**MONEY MARKET DEPOSITS**

...PSFS  
provides clients with expedient and convenient access to their money,  
enabling customers to make **withdrawals** or transfer money in any  
amount from the **Money Market account** at any PSFS branch,  
Direct Line  
automated teller machine (ATM), by mail or telephone.

PSFS...

10/3,K/9 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(F)  
(c) 2008 The Gale Group. All rts. reserv.

05151166 Supplier Number: 47862764 (USE FORMAT 7 FOR FULLTEXT)  
Corporate Checking Account Relief Sought  
American Banker, p2  
July 28, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 166

... Fed erred when it ruled July 10 that only Congress may authorize  
banks to offer **money market deposit** accounts that permit  
more than six withdrawals per month. The ABA had wanted to circumvent the  
ban on **interest**-bearing corporate checking accounts by linking a  
noninterest-bearing checking account to an interest-bearing money market  
account. But for the pucker to work, the Fed had to create a \*\*\*money\*\*\*  
**market account** that permitted up to 24 **withdrawals** per  
month.

The ABA argued its petition required only a small change in current  
policy...  
19970728

10/3,K/10 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

2/13/08

10825446- Money Fund Backing System

00669042

The possibility of offering a money market fund with check-writing privileges for withdrawals from savings plans is being explored by Hewitt Assoc.

Employee Benefit Plan Review August, 1981 p. 88,891

Publication Year: 1981

... the computer to accommodate withdrawals. The new option would then be communicated to employees. The \*\*\*money\*\*\* \*\*\*market\*\*\* fund credits interest on the accounts and sends monthly reports to participants. Finally, when the participant wishes to withdraw funds, he or she simply writes a check on the \*\*\*money\*\*\* \*\*\*market\*\*\* \*\*\*account\*\*\*. Hewitt expects that plans would limit \*\*\*withdrawals\*\*\* to \$500 or more.

10/3, K/11 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2008 The Gale Group. All rts. reserv.

02173971 SUPPLIER NUMBER: 17488167 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Monetary policy report to the Congress. (Federal Reserve Board report of July 13, 1995)  
Federal Reserve Bulletin, v81, n6, p757(16)  
August, 1995  
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 13128 LINE COUNT: 01052

... upper bound of its revised annual range. In their usual fashion, yields on small time **deposits** and **money market** mutual funds have adjusted with a lag to the declines in market **interest** rates this year. Investors have responded by shifting their portfolios toward these assets, boosting M2...transfer a customer's OOD account balances in excess of a certain threshold into a **money market** deposit \*\*\*account\*\*\* (MMDA). Automatic \*\*\*transfers\*\*\* from the customer's MMDA account back to the OOD account are initiated as checks...

19950800

10/3, K/12 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2008 The Gale Group. All rts. reserv.

04087478 SUPPLIER NUMBER: 07695922 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
NatWest USA introduces passbook with money market rate. (National Westminster Bank USA)  
ER Newswire, 0925NY017  
Sept 25, 1999  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 369 LINE COUNT: 00009

... passbooks, preferring to conduct transactions with a teller and receive on-the-spot postings of \*\*\*deposits\*\*\* and \*\*\*withdrawals\*\*\*. With NatWest USA's **money market** passbook account, \*\*\*interest\*\*\* is compounded daily. \*\*\*Depositors\*\*\* must maintain a minimum balance of \$1,000 to earn **interest** and avoid a \$7 monthly

1/12/08

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Etc.

National Westminster Bank USA is one of three subsidiary...

19890925

10/5,K/13 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.

00139180 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Capital Briefs: Corporate Checking Account Relief Sought  
SECTION TITLE: Washington  
AMERICAN BANKER , v162, p2  
July 28, 1997  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 152

... Fed erred when it ruled July 10 that only Congress may authorize banks to offer **money market deposit** accounts that permit more than six withdrawals per month. The ABA had wanted to circumvent the ban on **interest**-bearing corporate checking accounts by linking a counterinterest- bearing checking account to an interest-bearing money market account. But for the product to work, the Fed had to create a **\*\*\*money\*\*\* market account** that permitted up to 24 **withdrawals** per month.

19970728

7 t s10/9,k/13

10/9,K/13 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2008 Dialog. All rts. reserv.

00139180 (THIS IS THE FULLTEXT)  
Capital Briefs: Corporate Checking Account Relief Sought  
SECTION TITLE: Washington  
AMERICAN BANKER , v161, p2  
July 28, 1997  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 152

In a last-ditch effort, the American Bankers Association asked the Federal Reserve Board Friday to reconsider its decision to deny regulatory approval of interest-bearing corporate checking accounts.

ABA said the Fed erred when it ruled July 10 that only Congress may authorize banks to offer **money market deposit** accounts that permit more than six withdrawals per month. The ABA had wanted to circumvent the ban on **interest**-bearing corporate checking accounts by linking a counterinterest- bearing checking account to an interest-bearing money market account. But for the product to work, the Fed had to create a **money market account** that permitted up to 24 **\*\*\*withdrawals\*\*\*** per month.

The ABA argued its petition required only a small change in current policy, was consistent with Congress' intent, and was necessary to protect the health of the industry.

"Congressional action to make the statutory change could take years," ABA chief lobbyist Edward L. Yingling wrote. "Instead of having the industry experience such delay, the board could and should act now."

2/13/06



10925440- Money Fund Banking System

Copyright(C) 1997 American Banker Inc., a division of Thomson  
Information Services Inc., Source: World Reporter (TM)

DESCRIPTORS: Banking Sector Regulation; Financial Sector Regulation;  
Regulation of Business

COUNTRY NAMES/CODES: United States of America (US)

REGIONS: Americas; North America

SIC CODES/DESCRIPTIONS: 8611 (Business Associations); 861 (Business  
Associations); 86 (Membership Organizations); 6011 (Federal Reserve  
Banks); 601 (Central Reserve Depositories); 60 (Depository Institutions)

... Fed erred when it ruled July 10 that only Congress may authorize  
banks to offer **money market deposit** accounts that permit  
more than six withdrawals per month. The ABA had wanted to circumvent the  
ban on **interest**-bearing corporate checking accounts by linking a  
noninterest- bearing checking account to an interest-bearing money market  
account. But for the product to work, the Fed had to create a **""money""**  
**market account** that permitted up to 24 **withdrawals** per  
month.

19970728

# 10025440- Money Fund Banking System

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Set      Items  Description
S1       81     (WITHDRAWALS OR TRANSFERS) (20N) (ACCOUNT) (20N) (INTEREST)
           (20N) (INSURED)
S2       39     RD S1 (unique items)
S3       158    (WITHDRAWALS OR TRANSFERS) (20N) (ACCOUNT) (20N) (INTEREST)
           (20N) (INSURED)
S4       88     RD S2 (unique items)
S5       0      S4 AND PY<10211999
S6       27219  (INTEREST (20N) (CREDIT???? OF DEPOSIT??? OR PAID)) (10N) -
           (MONEY (1W) MARKET)
S7       130    (WITHDRAWALS OR TRANSFERS) (10N) (MONEY (1W) MARKET (1W) A-
           CCOUNT)
S8       34     S6 AND S7
S9       27     RD S8 (unique items)
S10      13     S9 AND PY<1999
S11      6      S10 AND SIX
S12      4      S10 AND ((SIX OR 6) (1W) (WITHDRAWALS OR TRANSFERS))
? r s12/9,K/1-4

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12/9,K/1 (Item 1 from file: S10)  
 DIALOG(R)File 310:Business Wire  
 (c) 1999 Business Wire . All rts. reserv.

0002911 BW614

NBC KNOXVILLE BANK: NBC Knoxville Bank announces a dramatic increase in the  
**interest** rate **paid** on its **Money Market** Savings  
 Account

September 4, 1987

Ticker Symbol: NBBC  
 Byline: Business Editors  
 Dateline: Knoxville, Tenn.  
 Time: 05:29 PT  
 Word Count: 314

NBC Knoxville Bank (NASDAQ/NM2:NBBC)  
 announced that effective Sept. 1, the \*\*\*interest\*\*\* \*\*\*paid\*\*\* on its  
**Money**

\*\*\*Market\*\*\* Savings Account will be 6.8 percent, a rate that provides an  
 effective annualized yield of 7.0159 percent.

This premium interest rate is guaranteed through Dec. 31.

John LeCave, first vice president, National Bank of Commerce,  
 stated, "The new rate is among the highest rates available within  
 Tennessee and underscores the aggressive strategy of NBC Knoxville  
 Bank to meet the needs of today's consumer.

"High competitive rates will continue to be offered beyond the  
 premium period."

Joel Malone, senior vice president of NBC Knoxville Bank stated,  
 "NBC Knoxville Bank is committed to providing one of the most  
 attractive investment alternatives available.

"Our Money Market Savings Account pays the rate of a CD without  
 tying up the customers' money. Investors can save with complete  
 confidence knowing that their funds are insured by the FDIC (up to  
 \$100,000) and the security of dealing with one of the most profitable  
 and respected financial institutions in the Southeast."

Additional benefits of the **Money Market** Savings Account:  
 \*\* include six

0/12/09

10826440- Money Fund Banking System

withdrawals per monthly statement by personal check, wire or electron  
ic

\*\*\*transfer.\*\*\*

Also NBC's 24-Hour Banking Card permits access free of charge at any  
\*\*\*of its 24-hour automatic teller machines. Additional access is \*\*\*  
available to more than 17,300 ATMs nationally through The Money Plan  
\*\*\*and Cirrus Cash Machine Networks. A monthly statement informs the \*\*\*  
\*\*\*customer of the status of the account, including the interest earned.\*\*\*  
NBC Knoxville Bank is a subsidiary of National Commerce  
\*\*\*Bancorporation, headquartered in Memphis, Tenn. NCBK has assets of \*\*\*  
\*\*\*\$1.2 billion. Other subsidiaries are National Bank of Commerce, \*\*\*  
\*\*\*Memphis, Tenn, Nashville Bank of Commerce, Commerce Investment Corp., \*\*\*  
a broker-dealer which offers a wide range of investment services,  
\*\*\*Commerce Capital Management Inc., an investment advisory company, and \*\*\*  
\*\*\*Commerce General Corp., a data processing company.\*\*\*

CONTACT: National Commerce Bancorporation, Memphis  
Jane W. Mahan, 901/523-3525

NBC Knoxville Bank announces a dramatic increase in the interest rate  
paid on its Money Market Savings Account

NBC Knoxville Bank (NASDAQ/NMS:NCBC)  
announced that effective Sept. 1, the \*\*\*interest\*\*\* \*\*\*paid\*\*\* on its  
Money  
\*\*\*Market\*\*\* Savings Account will be 6.8 percent, a rate that provides an  
effective annualized yield...

...of the most profitable  
and respected financial institutions in the Southeast."

Additional benefits of the Money Market Savings Account\*

\*\* include six

withdrawals per monthly statement by personal check, wire or electron  
ic

\*\*\*transfer.\*\*\*

\*\*\* Also NBC's 24-Hour...\*\*\*

12/9,K/2 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1989 Business Wire . All rts. reserv.

0062910 EW602

NASHVILLE BK COMMERCE: Nashville Bank of Commerce announces dramatic  
increase in money market savings account interest rate

September 4, 1987

Syline: Business Editors  
Dateline: Nashville, Tenn.  
Time: 05:23 PT  
Word Count: 317

Nashville Bank of Commerce announces that  
effective Sept. 1, the \*\*\*interest\*\*\* \*\*\*paid\*\*\* on its \*\*\*Money\*\*\*  
\*\*\*Market\*\*\*  
et Savings  
Account will be 6.8 percent, a rate that provides an effective

2/13/08

10925440- Money Fund Banking System

annualized yield of 7.0159 percent.

This premium interest rate is guaranteed through Dec. 31.

John LeCave, first vice president, National Bank of Commerce, stated, "The new rate is among the highest rates available within Tennessee and underscores the aggressive strategy of Nashville Bank of Commerce to meet the needs of today's consumer. High competitive rates will continue to be offered beyond the premium period."

Anne Cheatham, senior vice president of Nashville Bank of Commerce stated, "Nashville Bank of Commerce is committed to providing one of the most attractive investment alternatives available. Our money market savings account pays the rate of a CD without tying up the customer's money.

"Investors can save with complete confidence knowing that their funds are insured by the FDIC (up to \$100,000) and the security of dealing with one of the most profitable and respected financial institutions in the Southeast."

Additional benefits of the *money market savings account*

*\*\* includes six*

*withdrawals per monthly statement by personal check, wire or electron ic*

*\*\*\*transfer. Also NEC's 24-hour banking card permits access free of \*\*\**

*\*\*\*charge at any of its 24-hour automatic teller machines.\*\*\**

*Additional access is available to more than 17,300 ATM's nationally*

*\*\*\*through The Money Plan and Cirrus Cash Machine Networks. A monthly \*\*\* statement informs the customer of the status of the account, including*

*\*\*\*the interest earned.\*\*\**

*Nashville Bank of Commerce is a subsidiary of National Commerce*

*\*\*\*Bankcorporation, headquartered in Memphis, Tenn. \*\*\**

*\*\*\* NECB has assets of \$1.3 billion. Other subsidiaries are National\*\*\* Bank of Commerce, Memphis; NBC Knoxville Bank, Commerce Investment*

*\*\*\*Corp., a broker-dealer which offers a wide range of investment services,\*\*\**

*\*\*\*Commerce Capital Management Inc., an investment advisory company,\*\*\**

*\*\*\*and Commerce General Corp., a data processing company.\*\*\**

CONTACT: Nashville Bank of Commerce, Memphis

Jane W. Mahan, 901/523-3525

Nashville Bank of Commerce announces that

effective Sept. 1, the *\*\*\*interest\*\*\** *\*\*\*paid\*\*\** on its *\*\*\*Money\*\*\** *\*\*\*Mark\*\*\**

*et Savings*

Account will be 6.8 percent, a rate that provides an effective annualized yield...

...of the most profitable and respected financial institutions in the Southeast."

Additional benefits of the *money market savings account*

*\*\* include six*

*withdrawals per monthly statement by personal check, wire or electron ic*

*\*\*\*transfer. Also NEC's 24-hour...\*\*\**

12/9, F/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Sale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

05151106 Supplier Number: 47662764 (THIS IS THE FULLTEXT)  
Corporate Checking Account Relief Sought

2/13/03

10821440- Money Fund Banking System

American Banker, p2

July 28, 1997

ISSN: 0002-7561

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 166

TEXT:

In a last-ditch effort, the American Bankers Association asked the Federal Reserve Board Friday to reconsider its decision to deny regulatory approval of interest-bearing corporate checking accounts.

ABA said the Fed erred when it ruled July 10 that only Congress may authorize banks to offer **money market deposit** accounts that permit more than **\*\*\*six\*\*\*** **\*\*\*withdrawals\*\*\*** per month. The ABA had wanted to circumvent the ban on **interest-bearing** corporate checking accounts by linking a noninterest-bearing checking account to an interest-bearing money market account. But for the product to work, the Fed had to create a **money market account** that permitted up to 24 **\*\*\*withdrawals\*\*\*** per month.

The ABA argued its petition required only a small change in current policy, was consistent with Congress' intent, and was necessary to protect the health of the industry.

"Congressional action to make the statutory change could take years," ABA chief lobbyist Edward L. Yingling wrote. "Instead of having the industry experience such delay, the board could and should act now."

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PUBLISHER NAME: American Banker-Bond Buyer

EVENT NAMES: \*940 (Government regulation (cont))

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*9108610 (Banking Regulation)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

NAICS CODES: 92615 (Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors)

... Fed erred when it ruled July 10 that only Congress may authorize banks to offer **money market deposit** accounts that permit more than **\*\*\*six\*\*\*** **\*\*\*withdrawals\*\*\*** per month. The ABA had wanted to circumvent the ban on **interest-bearing** corporate checking accounts by linking a noninterest-bearing checking account to an interest-bearing money market account. But for the product to work, the Fed had to create a **money market account** that permitted up to 24 **\*\*\*withdrawals\*\*\*** per month.

The ABA argued its petition required only a small change in current policy...

19970728

12/9,K/4 (Item 1 from file: 20)

DIALOG(R)File 30:Dialog Global Reporter

(c) 2006 Dialog. All rts. reserv.

00139160 (THIS IS THE FULLTEXT)

Capital Briefs: Corporate Checking Account Relief Sought

SECTION TITLE: Washington

AMERICAN BANKER , v162, p2

July 28, 1997

JOURNAL CODE: WAME LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 152

2/13/06

In a last-ditch effort, the American Bankers Association asked the Federal Reserve Board Friday to reconsider its decision to deny regulatory approval of interest-bearing corporate checking accounts.

ABA said the Fed erred when it ruled July 10 that only Congress may authorize banks to offer **money market deposit** accounts that permit more than **\*\*\*six\*\*\*** **\*\*\*withdrawals\*\*\*** per month. The ABA had wanted to circumvent the ban on **interest**-bearing corporate checking accounts by linking a noninterest- bearing checking account to an interest-bearing money market account. But for the product to work, the Fed had to create a **money market account** that permitted up to 24 **\*\*\*withdrawals\*\*\*** per month.

The ABA argued its petition required only a small change in current policy, was consistent with Congress' intent, and was necessary to protect the health of the industry.

"Congressional action to make the statutory change could take years," ABA chief lobbyist Edward L. Yingling wrote. "Instead of having the industry experience such delay, the board could and should act now."

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